



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name BANK OF HAWAII CORPORATION

City/State HONOLULU, HI

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 23,134,040

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BANK OF HAWAII CORPORATION
130 MERCHANT STREET, 22ND FLOOR

HONOLULU, HI 96813

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BHC Name

City/State

RSSD Number

FR Dist.

Peer #

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Summary Ratios

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
Average assets (\$000)	23,243,034			22,042,875			22,205,513			19,320,248			17,530,632		
Net income (\$000)	164,497			189,535			253,372			153,804			225,913		
Number of BHCs in peer group	132			132			130			128			125		
	BHC	Peer #	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.32	2.79	15	2.28	2.65	21	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36
+ Non-interest income	0.68	0.94	39	0.81	1.09	37	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49
- Overhead expense	1.79	2.18	22	1.82	2.21	24	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
- Provision for credit losses	-0.05	0.10	3	-0.25	-0.12	22	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39
+ Securities gains (losses)	-0.03	0	6	0	0.01	7	-0.01	0.01	3	0.05	0.02	78	-0.02	0.01	3
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
= Pretax net operating income (tax equivalent)	1.22	1.46	22	1.51	1.76	31	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56
Net operating income	0.94	1.10	27	1.15	1.34	33	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57
Net income	0.94	1.10	27	1.15	1.34	33	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.63	3.36	9	2.53	3.12	17	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10
Interest expense	0.15	0.35	21	0.15	0.26	24	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12
Net interest income (tax equivalent)	2.48	3.01	15	2.39	2.85	18	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.03	0.09	45	0.06	0.12	39	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44
Earnings coverage of net loan and lease losses (X)	62.25	36.38	71	38.54	26.30	69	45.49	39.72	67	43	22.91	84	23.83	24.40	66
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.10	1.17	45	1.39	1.32	60	1.29	1.23	61	1.81	1.58	71	1	0.83	73
Allowance for loan and lease losses / Total loans and leases	1.10	1.15	47	1.39	1.30	61	1.28	1.20	62	1.80	1.55	72	1	0.81	73
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10	0.39	9	0.17	0.58	10	0.15	0.49	12	0.15	0.71	6	0.18	0.57	11
30-89 days past due loans and leases / Total loans and leases	0.14	0.33	33	0.16	0.29	33	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68
Liquidity and Funding															
Net noncore funding dependence	8.50	5.89	65	7.18	-3.31	81	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47
Net short-term noncore funding dependence	2.75	0.87	60	1.52	-9.17	81	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48
Net loans and leases / Total assets	56.95	63.09	29	51.93	58.81	26	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Capitalization															
Tier 1 leverage ratio	7.28	9.22	9	7.10	9.07	6	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4
Holding company equity capital / Total assets	5.54	9.68	4	6.95	10.79	3	7.07	10.71	6	6.67	11.16	3	7.11	12.43	3
Total equity capital (including minority interest) / Total assets	5.54	9.81	3	6.95	10.91	2	7.07	10.82	4	6.67	11.29	1	7.11	12.57	1
Common equity tier 1 capital / Total risk-weighted assets	11.42	11.79	50	12.02	12.64	45	12.12	12.42	48	12.06	12.38	51	12.18	12.17	54
Net loans and leases / Equity capital (X)	10.27	6.64	93	7.47	5.47	84	7.53	5.53	85	8.59	5.58	93	8.49	5.21	92
Cash dividends / Net income	55.01	31.93	93	44.02	27.22	84	44.84	28.27	85	69.85	42.30	88	46.69	33.12	76
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	0.73	6.04	34	14.20	9.51	72	10.59	10.50	60	13.86	16.68	46	5.55	9.26	47
Equity capital	-19.71	-3.83	15	17.28	7.52	84	17.25	7.46	86	6.81	6.99	55	1.47	10.49	13
Net loans and leases	10.47	14.48	46	2.90	-0.66	72	2.72	3.36	52	8.12	9.07	55	5.48	9.10	48
Noncore funding	8.38	36.20	39	-24.31	-21.64	48	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	98.32	104.01	22	99.13	103.15	24	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14
Cash from ops + noncash items + op expense / Op expense + dividends	151.33	118.32	66	38.03	155.61	10	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	311,734	301,779	400,522	419,597	436,585	3.30	14.41
Income from lease financing receivables.....	3,252	3,861	5,012	2,788	7,734	-15.77	-42.22
Fully taxable income on loans and leases.....	314,701	305,321	405,117	421,891	443,813	3.07	13.23
Tax-exempt income on loans and leases.....	285	319	417	494	506	-10.66	83.87
Estimated tax benefit on income on loans and leases.....	742	235	334	233	159	216.54	931.07
Income on loans and leases (tax equivalent).....	315,728	305,875	405,868	422,618	444,478	3.22	13.50
Investment interest income (tax equivalent).....	109,937	92,931	127,287	128,322	145,861	18.30	8.00
Interest on balances due from depository institutions.....	3,200	788	893	916	3,594	306.09	0.72
Interest income on other earning assets.....	877	526	702	661	1,001	66.73	30.31
Total interest income (tax equivalent).....	429,742	400,120	534,750	552,517	594,934	7.40	11.97
Interest on time deposits of \$250K or more.....	2,939	3,327	3,896	12,863	23,763	-11.66	-56.32
Interest on time deposits < \$250K.....	881	1,592	1,972	4,100	5,673	-44.66	-62.69
Interest on foreign office deposits.....	407	528	655	1,730	3,888	-22.92	-10.15
Interest on other deposits.....	11,957	6,871	8,693	14,273	35,050	74.02	105.84
Interest on other borrowings and trading liabilities.....	9,049	11,187	14,210	17,136	21,308	-19.11	-50.72
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	25,233	23,505	29,426	50,102	89,682	7.35	-25.15
Net interest income (tax equivalent).....	404,509	376,615	505,324	502,415	505,252	7.41	15.54
Non-interest income.....	117,692	133,539	175,368	169,706	181,979	-11.87	-8.58
Adjusted operating income (tax equivalent).....	522,201	510,154	680,692	672,121	687,231	2.36	9.06
Overhead expense.....	312,769	301,508	403,224	373,923	379,189	3.73	17.49
Provision for credit losses.....	-8,000	-40,800	-50,500	117,800	16,000		
Securities gains (losses).....	-4,987	-40	-1,298	9,932	-3,986		
Other tax equivalent adjustments.....	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	212,445	249,406	326,670	190,330	288,056	-14.82	0.67
Applicable income taxes.....	47,130	59,035	72,182	35,320	59,913	-20.17	-24.36
Tax equivalent adjustments.....	818	836	1,116	1,206	2,230	-2.15	-88.32
Applicable income taxes (tax equivalent).....	47,948	59,871	73,298	36,526	62,143	-19.91	-30.82
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	164,497	189,535	253,372	153,804	225,913	-13.21	16.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	164,497	189,535	253,372	153,804	225,913	-13.21	16.07
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	164,497	189,535	253,372	153,804	225,913	-13.21	16.07
Investment securities income (tax equivalent).....	109,937	92,931	127,287	128,322	145,861	18.30	8.00
US Treasury and agency securities (excluding mortgage-backed securities).....	4,053	1,851	2,760	6,327	17,231	118.96	-60.57
Mortgage-backed securities.....	97,090	84,027	114,538	111,466	109,451	15.55	52.45
All other securities.....	8,794	7,053	9,989	10,529	19,179	24.67	-68.40
Cash dividends declared.....	90,487	83,435	113,608	107,434	105,478	8.45	39.33
Common.....	84,579	82,429	110,633	107,434	105,478	2.61	30.23
Preferred.....	5,908	1,006	2,975	0	0	487.28	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.47	3.12	10	2.42	2.90	18	2.41	2.85	18	2.86	3.27	20	3.39	4	15
Less: Interest expense	0.14	0.33	22	0.14	0.24	24	0.13	0.23	25	0.26	0.48	17	0.51	0.98	15
Equals: Net interest income (tax equivalent)	2.32	2.79	15	2.28	2.65	21	2.28	2.60	22	2.60	2.77	32	2.88	3.01	36
Plus: Non-interest income	0.68	0.94	39	0.81	1.09	37	0.79	1.04	40	0.88	1.21	37	1.04	1.32	49
Equals: adjusted operating income (tax equivalent)	3	3.77	10	3.09	3.80	15	3.07	3.70	16	3.48	4.04	24	3.92	4.41	27
Less: Overhead expense	1.79	2.18	22	1.82	2.21	24	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
Less: Provision for credit losses	-0.05	0.10	3	-0.25	-0.12	22	-0.23	-0.09	17	0.61	0.51	67	0.09	0.15	39
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	-0.03	0	6	0	0.01	7	-0.01	0.01	3	0.05	0.02	79	-0.02	0.01	3
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	46	0	0	48	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.22	1.46	22	1.51	1.76	31	1.47	1.66	35	0.99	1.04	43	1.64	1.56	56
Less: Applicable income taxes (tax equivalent)	0.28	0.34	23	0.36	0.41	37	0.33	0.38	34	0.19	0.23	36	0.35	0.36	44
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.94	1.10	27	1.15	1.34	33	1.14	1.26	38	0.80	0.81	41	1.29	1.19	57
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.94	1.10	27	1.15	1.34	33	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Memo: Net income (last four quarters)	0.99	1.10	34	1.07	1.30	30	1.14	1.26	38	0.80	0.82	41	1.29	1.19	57
Net income—BHC and noncontrolling (minority) interest	0.94	1.11	25	1.15	1.35	33	1.14	1.27	36	0.80	0.83	41	1.29	1.20	57
Margin Analysis															
Average earning assets / Average assets	93.73	92.93	63	95.48	93.09	77	95.46	93.08	78	95.12	92.32	82	94.57	91.05	83
Average interest-bearing funds / Average assets	59.52	60.58	55	62.51	61.98	61	61.84	61.99	59	65.51	64.06	61	66.03	65.57	50
Interest income (tax equivalent) / Average earning assets	2.63	3.36	9	2.53	3.12	17	2.52	3.06	17	3.01	3.55	18	3.59	4.41	10
Interest expense / Average earning assets	0.15	0.35	21	0.15	0.26	24	0.14	0.25	25	0.27	0.52	17	0.54	1.08	12
Net interest income (tax equivalent) / Average earning assets	2.48	3.01	15	2.39	2.85	18	2.38	2.80	19	2.73	3.01	29	3.05	3.33	30
Yield or Cost															
Total loans and leases (tax equivalent)	3.31	4.24	6	3.39	4.07	15	3.37	4.01	15	3.64	4.27	13	4.15	5.09	8
Interest-bearing bank balances	1	0.79	80	0.15	0.13	80	0.14	0.14	61	0.20	0.27	35	1.75	2.04	32
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets	0	0.57	26	0	0.45	26	0	0.45	26	0	0.60	23	0	0.99	21
Total earning assets	2.63	3.33	9	2.53	3.09	18	2.52	3.04	18	3	3.51	19	3.58	4.36	11
Investment securities (tax equivalent)	1.66	1.96	20	1.54	1.77	35	1.53	1.77	34	2.10	2.25	33	2.61	2.76	40
US Treasury and agency securities (excluding mortgage-backed securities)	1.34	1.38	48	0.94	1.23	32	0.95	1.14	37	2.14	1.75	71	2.71	2.32	78
Mortgage-backed securities	1.67	1.87	28	1.45	1.55	40	1.46	1.57	40	2	2.05	41	2.49	2.61	33
All other securities	2.23	2.89	24	2.34	2.85	35	2.37	2.81	40	3.08	3.24	48	3.55	4.06	39
Interest-bearing deposits	0.16	0.35	24	0.12	0.22	27	0.11	0.21	27	0.28	0.53	18	0.63	1.10	16
Time deposits of \$250K or more	0.58	0.61	52	0.48	0.70	25	0.46	0.66	31	1.10	1.42	23	1.96	1.96	45
Time deposits < \$250K	0.35	0.58	28	0.55	0.67	41	0.52	0.62	44	0.95	1.36	16	1.22	1.82	16
Other domestic deposits	0.14	0.31	24	0.08	0.16	27	0.08	0.15	29	0.15	0.36	12	0.41	0.93	10
Foreign deposits	0.09	0.52	18	0.11	0.12	59	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16
Federal funds purchased and repos	2.47	0.88	88	2.42	0.18	96	2.42	0.17	95	2.46	0.62	95	3.24	1.86	87
Other borrowed funds and trading liabilities	0.62	1.55	13	1.75	1.29	65	1.81	1.27	70	1.88	1.50	71	1.28	2.38	7
All interest-bearing funds	0.24	0.54	15	0.23	0.38	24	0.21	0.37	23	0.40	0.74	13	0.77	1.49	11

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	117,692	133,539	175,368	169,706	181,979
Fiduciary activities income	33,887	34,911	46,848	44,872	45,847
Service charges on deposit accounts - domestic	22,795	19,611	26,740	25,017	30,897
Trading revenue	6,168	5,929	7,967	17,414	9,588
Investment banking fees and commissions	5,763	5,237	7,177	6,660	8,688
Insurance activities revenue	569	637	823	871	2,417
Venture capital revenue	0	0	0	0	0
Net servicing fees	4,057	3,008	3,762	-2,020	3,148
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	-3,057	22,005	24,247	11,888	10,539
Other non-interest income	47,510	42,201	57,804	65,004	70,855
Total overhead expenses	312,769	301,508	403,224	373,923	379,189
Personnel expense	180,979	172,140	232,622	211,043	219,338
Net occupancy expense	55,482	50,587	67,903	71,911	61,580
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	76,308	78,781	102,699	90,969	98,271
Fee income on mutual funds and annuities	3,279	3,075	4,206	4,011	6,289
Memoranda					
Assets under management in proprietary mutual funds and annuities	810,336	962,807	959,666	1,121,512	1,349,791
Number of equivalent employees	2,115	2,049	2,056	2,022	2,124
Average personnel expense per employee	85.57	84.01	113.14	104.37	103.27
Average assets per employee	10,989.61	10,757.87	10,800.35	9,555.02	8,253.59

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.79	2.43	62	2.30	2.14	56	2.40	2.17	57	2.36	2.02	61	3.46	2.72	64
Overhead expenses / Net Interest Income + non-interest income	59.99	58.02	59	59.20	58.85	45	59.33	59.28	45	55.73	62.28	28	55.36	61.29	24
Percent of Average Assets															
Total overhead expense	1.79	2.18	22	1.82	2.21	24	1.82	2.17	25	1.94	2.57	20	2.16	2.69	22
Personnel expense	1.04	1.20	26	1.04	1.23	27	1.05	1.21	32	1.09	1.30	27	1.25	1.41	34
Net occupancy expense	0.32	0.22	87	0.31	0.24	78	0.31	0.23	81	0.37	0.26	88	0.35	0.28	76
Other operating expenses	0.44	0.73	10	0.48	0.72	12	0.46	0.72	9	0.47	0.94	7	0.56	0.97	11
Overhead less non-interest income	1.12	1.22	34	1.02	1.08	38	1.03	1.10	35	1.06	1.25	35	1.12	1.32	31
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	59.89	57.55	60	59.10	58.34	49	59.24	58.83	47	55.63	61.82	28	55.18	60.64	26
Personnel expense	34.66	31.86	63	33.74	32.89	50	34.17	32.93	53	31.40	32.36	39	31.92	32.39	46
Net occupancy expense	10.62	5.98	94	9.92	6.26	93	9.98	6.23	92	10.70	6.58	94	8.96	6.52	88
Other operating expenses	14.61	19.14	15	15.44	18.68	28	15.09	19.18	18	13.53	22.28	6	14.30	21.20	8
Total non-interest income	22.54	24.10	52	26.18	28.20	50	25.76	27.67	48	25.25	28.83	47	26.48	29.23	55
Fiduciary activities income	6.49	2.13	88	6.84	2.27	89	6.88	2.20	89	6.68	2.09	89	6.67	1.97	89
Service charges on domestic deposit accounts	4.37	3.30	67	3.84	3.25	59	3.93	3.27	58	3.72	3.27	59	4.50	3.88	59
Trading revenue	1.18	0.57	80	1.16	0.68	80	1.17	0.62	82	2.59	1.28	80	1.40	1.18	76
Investment banking fees and commissions	1.10	2.15	43	1.03	2.46	41	1.05	2.58	40	0.99	2.46	41	1.26	3.54	41
Insurance activities revenue	0.11	0.36	60	0.12	0.38	57	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69
Venture capital revenue	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	0.78	1.23	69	0.59	0.56	66	0.55	0.60	68	-0.30	0.01	17	0.46	0.28	76
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-0.59	1.19	6	4.31	3.64	66	3.56	3.30	60	1.77	3.92	44	1.53	1.86	53
Other non-interest income	9.10	8.80	66	8.27	9.39	53	8.49	9.27	55	9.67	9.65	60	10.31	10.04	65
Overhead less non-interest income	37.36	32.79	63	32.93	29.67	53	33.47	30.52	53	30.38	31.93	43	28.70	31.06	36
Applicable income taxes / Pretax net operating income (tax equivalent)	22.18	21.50	56	23.67	21.49	72	22.10	21.18	58	18.56	18.63	43	20.80	20.56	54
Applicable income tax + TE / Pretax net operating income + TE	22.57	23.57	39	24.01	23.11	65	22.44	22.67	44	19.19	21.18	26	21.57	23.23	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

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Peer #

Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	10,766,825	9,366,771	9,679,362	9,053,504	8,437,287	14.95	47.12
Commercial and industrial loans	727,668	998,818	877,542	1,306,378	867,305	-27.15	-8.22
Loans to individuals	1,186,303	1,045,592	1,067,934	1,022,694	1,112,631	13.46	36.87
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	539	3,710	1,923	9,537	961	-85.47	-3.41
Other loans and leases	643,170	690,086	664,257	644,727	612,994	-6.80	5.42
Less: Unearned income	2,481	10,262	5,196	14,255	1,224	-75.82	-50.66
Loans and leases, net of unearned income	13,322,024	12,094,715	12,285,822	12,022,585	11,029,954	10.15	39.01
Less: Allowance for loan and lease losses	146,436	167,920	157,821	216,252	110,027	-12.79	37.01
Net loans and leases	13,175,588	11,926,795	12,128,001	11,806,333	10,919,927	10.47	39.03
Debt securities that reprice or mature in over 1 year	7,634,768	8,936,775	8,722,176	6,649,787	4,886,476	-14.57	45.03
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	20,810,356	20,863,570	20,850,177	18,456,120	15,806,403	-0.26	41.17
Interest-bearing bank balances	408,143	424,251	364,107	334,668	259,553	-3.80	-20.91
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	251,000	316,625	248,660	404,629	774,821	-20.73	-75.36
Trading assets	82,239	102,439	97,319	144,630	69,092	-19.72	113.00
Total earning assets	21,551,738	21,706,885	21,560,263	19,340,047	16,909,869	-0.71	32.10
Non-interest-bearing cash and due from depository institutions	247,506	231,711	196,327	279,420	299,105	6.82	0.82
Premises, fixed assets, and leases	302,864	296,151	295,014	299,237	289,226	2.27	141.98
Other real estate owned	1,040	2,332	2,332	2,332	2,737	-55.40	-25.34
Investment in unconsolidated subsidiaries	1,076	2,490	1,974	4,100	8,329	-56.79	-88.97
Intangible and other assets	1,029,816	725,814	729,031	678,515	586,230	41.88	80.11
Total assets	23,134,040	22,965,383	22,784,941	20,603,651	18,095,496	0.73	33.97
Quarterly average assets	23,499,468	22,976,252	22,693,427	20,314,918	17,802,027	2.28	38.61
Average loans and leases (YTD)	12,714,084	12,027,880	12,047,788	11,610,433	10,708,673	5.71	37.38
Memoranda							
Loans held-for-sale	418	21,965	26,746	82,565	39,062	-98.10	-95.71
Loans not held-for-sale	13,321,606	12,072,750	12,259,076	11,940,020	10,990,892	10.34	39.14
Real estate loans secured by 1-4 family	6,752,058	5,907,365	6,139,857	5,759,824	5,556,164	14.30	39.27
Commercial real estate loans	3,711,427	3,156,374	3,235,990	2,980,079	2,572,391	17.59	69.70
Construction and land development	390,691	401,410	335,207	371,571	309,599	-2.67	6.13
Multifamily	793,157	584,232	665,800	501,012	429,661	35.76	149.53
Nonfarm nonresidential	2,527,579	2,170,732	2,234,983	2,107,496	1,833,131	16.44	68.38
Real estate loans secured by farmland	2,484	2,576	2,553	2,677	2,727	-3.57	-72.57
Total investment securities	7,885,768	9,253,400	8,970,836	7,054,416	5,661,297	-14.78	25.50
U.S. Treasury securities	272,231	132,216	246,341	8,421	275,531	105.90	-36.04
US agency securities (excluding mortgage-backed securities)	105,326	145,668	137,022	174,386	242,122	-27.69	-76.52
Municipal securities	61,062	54,323	75,818	58,603	109,909	12.41	-93.07
Mortgage-backed securities	7,058,585	8,512,185	8,108,227	6,576,370	4,682,439	-17.08	70.58
Asset-backed securities	0	0	0	0	0		
Other debt securities	388,564	409,008	403,428	236,636	351,296	-5.00	-0.24
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,424,608	4,353,520	4,276,056	3,791,689	2,619,003	-44.31	4.39
U.S. Treasury securities	140,644	751	114,845	921	1,155	18627.56	25897.04
US agency securities (excluding mortgage-backed securities)	105,326	145,668	137,022	174,386	242,122	-27.69	-76.52
Municipal securities	61,062	21,069	75,818	24,840	55,098	189.82	-90.49
Mortgage-backed securities	1,746,857	3,798,157	3,565,259	3,366,937	1,984,307	-54.01	80.90
Asset-backed securities	0	0	0	0	0		
Other debt securities	370,719	387,875	383,112	224,605	336,321	-4.42	39.45
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	-793,086	-4,117	-48,160	85,966	20,587		
Available-for-sale securities appreciation (depreciation)	-327,756	-9,065	-44,829	70,052	11,366		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	3,467,241	3,468,919	2,932,981	3,582,212	2,617,156	-0.05	27.39

BHC Name _____

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Peer # _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	6,755,387	6,595,284	6,713,937	5,309,238	4,067,982	2.43	54.83
NOW, ATS and transaction accounts	4,212,836	4,570,770	4,426,815	3,853,365	2,963,627	-7.83	53.56
Time deposits less brokered deposits < \$250K	327,460	367,118	357,786	405,222	465,866	-10.80	-10.06
MMDA and other savings accounts	7,601,355	7,181,575	7,101,621	6,400,152	6,009,740	5.85	49.99
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	18,897,038	18,714,747	18,600,159	15,967,977	13,507,215	0.97	50.71
Time deposits of \$250K or more	805,757	613,894	555,625	1,151,886	1,209,001	31.25	-47.32
Foreign deposits	1,185,978	1,165,037	1,204,324	1,091,758	1,067,201	1.80	20.99
Federal funds purchased and repos	425,490	450,490	450,490	600,590	604,306	-5.55	-15.79
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	75,336		-100.00
Other borrowings w/remaining maturity over 1 year	10,319	10,414	10,391	60,481	118,439	-0.91	-95.75
Brokered deposits < \$250K	0	0	0	0	1,065		
Noncore funding	2,427,544	2,239,835	2,220,830	2,904,715	3,075,348	8.38	-26.05
Trading liabilities	172,417	20,514	23,633	18,627	7,520	740.48	1486.17
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	354,657	393,178	328,708	337,825	218,581	-9.80	70.35
Total liabilities	21,851,656	21,368,274	21,173,330	19,229,144	16,808,664	2.26	36.23
Equity Capital							
Perpetual preferred stock (including surplus)	175,487	175,487	175,487	0	0	0.00	
Common stock	582	580	581	580	579	0.34	1.04
Common surplus	620,498	602,854	607,021	591,360	582,566	2.93	11.09
Retained earnings	2,024,641	1,916,861	1,950,375	1,811,979	1,761,415	5.62	35.72
Accumulated other comprehensive income	-447,694	-48,568	-66,382	7,822	-31,112		
Other equity capital components	-1,091,130	-1,050,105	-1,055,471	-1,037,234	-1,026,616		
Total holding company equity capital	1,282,384	1,597,109	1,611,611	1,374,507	1,286,832	-19.71	4.44
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,282,384	1,597,109	1,611,611	1,374,507	1,286,832	-19.71	4.44
Total liabilities and capital	23,134,040	22,965,383	22,784,941	20,603,651	18,095,496	0.73	33.97
Memoranda							
Non-interest-bearing deposits	7,300,157	7,111,693	7,275,287	5,749,612	4,489,525	2.65	51.28
Interest-bearing deposits	13,588,616	13,381,985	13,084,821	12,462,009	11,294,957	1.54	32.93
Total deposits	20,888,773	20,493,678	20,360,108	18,211,621	15,784,482	1.93	38.81
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,611,611	1,374,507	1,374,507	1,286,832	1,268,200		
Accounting restatements	0	0	0	3,632	0		
Net income	164,497	189,535	253,372	153,804	225,913		
Net sale of new perpetual preferred stock	0	175,487	175,487	0	0		
Net sale of new common stock	5,676	11,159	14,048	9,168	7,578		
Sale of treasury stock	11,947	9,658	13,267	7,577	8,337		
Less: Purchase of treasury stock	39,548	23,412	31,258	18,006	137,649		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	90,487	83,435	113,608	107,434	105,478		
Change in other comprehensive income	-381,312	-56,390	-74,204	38,934	19,931		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,282,384	1,597,109	1,611,611	1,374,507	1,286,832		

BHC Name

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Peer #

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.54	39.88	64	40.79	36.06	59	42.48	36.25	63	43.94	36.22	65	46.63	37.78	62
Commercial and industrial loans	3.15	11.23	10	4.35	11.11	13	3.85	10.76	11	6.34	13.52	14	4.79	12.02	16
Loans to individuals	5.13	3.58	74	4.55	3.60	71	4.69	3.36	71	4.96	3.40	68	6.15	4.20	70
Loans to depository institutions and acceptances of other banks	0	0.02	33	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.19	33	0.02	0.21	37	0.01	0.18	33	0.05	0.19	55	0.01	0.24	33
Other loans and leases	2.78	4.52	43	3	4.26	51	2.92	4.47	47	3.13	4.63	48	3.39	5.01	44
Net loans and leases	56.95	63.09	29	51.93	58.81	26	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Debt securities over 1 year	33	18.76	90	38.91	18.32	96	38.28	19.46	96	32.27	15.55	96	27	14.60	93
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	89.96	83.05	85	90.85	78.17	95	91.51	79.22	95	89.58	78.16	93	87.35	79.65	74
Interest-bearing bank balances	1.76	3.61	34	1.85	9.37	8	1.60	8.50	10	1.62	7.51	12	1.43	3.06	34
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	1.08	1.71	50	1.38	1.51	60	1.09	1.56	51	1.96	1.68	66	4.28	1.91	84
Trading assets	0.36	0.59	68	0.45	0.58	69	0.43	0.49	73	0.70	1.01	66	0.38	1.19	64
Total earning assets	93.16	90.76	78	94.52	91.57	82	94.63	91.77	80	93.87	91.05	81	93.45	89.53	88
Non-interest cash and due from depository institutions	1.07	0.98	57	1.01	0.99	48	0.86	0.82	55	1.36	1.07	75	1.65	1.14	84
Other real estate owned	0	0.01	51	0.01	0.01	59	0.01	0.01	64	0.01	0.02	49	0.02	0.03	43
All other assets	5.77	8.19	24	4.47	7.39	15	4.51	7.35	17	4.78	7.82	11	4.90	9.27	8
Memoranda															
Short-term investments	2.85	6.75	32	3.23	12.31	9	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53
U.S. Treasury securities	1.18	1.98	54	0.58	1.18	61	1.08	1.47	64	0.04	0.84	44	1.52	1.03	71
US agency securities (excluding mortgage-backed securities)	0.46	0.81	52	0.63	0.75	62	0.60	0.82	57	0.85	0.63	71	1.34	0.54	81
Municipal securities	0.26	1.69	31	0.24	1.70	30	0.33	1.73	32	0.28	1.69	29	0.61	1.34	43
Mortgage-backed securities	30.51	12.93	96	37.07	13.46	98	35.59	14.14	98	31.92	11.75	97	25.88	11.44	96
Asset-backed securities	0	0.85	17	0	0.47	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	1.68	0.51	88	1.78	0.51	86	1.77	0.53	88	1.15	0.42	81	1.94	0.39	91
Loans held-for-sale	0	0.30	19	0.10	0.50	38	0.12	0.55	41	0.40	0.52	52	0.22	0.39	50
Loans held for investment	57.58	63.03	29	52.57	58.34	30	53.80	58.06	35	57.95	61.72	29	60.74	63.50	31
Real estate loans secured by 1-4 family	29.19	12.79	92	25.72	11.57	91	26.95	11.46	93	27.96	11.91	93	30.70	13.29	93
Revolving	4.57	1.52	96	3.83	1.44	93	3.98	1.42	94	4.46	1.66	94	5.36	2.07	92
Closed-end, secured by first liens	23.24	10.86	87	20.61	9.73	88	21.68	9.67	87	21.89	9.81	91	23.22	10.69	92
Closed-end, secured by junior liens	1.38	0.19	95	1.29	0.19	95	1.28	0.17	95	1.61	0.22	96	2.13	0.28	95
Commercial real estate loans	16.04	24.89	28	13.74	22.35	27	14.20	22.69	27	14.46	22.22	27	14.22	22.23	33
Construction and land development	1.69	3.92	33	1.75	3.40	32	1.47	3.34	29	1.80	3.40	34	1.71	3.44	36
Multifamily	3.43	3.87	57	2.54	3.32	53	2.92	3.57	52	2.43	3.12	48	2.37	3.01	47
Nonfarm nonresidential	10.93	15.73	33	9.45	14.65	30	9.81	14.57	32	10.23	14.72	31	10.13	14.69	35
Real estate loans secured by farmland	0.01	0.34	33	0.01	0.35	30	0.01	0.30	33	0.01	0.33	31	0.02	0.36	32

BHC Name

City/State

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	80.82	62.29	80	77.45	60.51	80	78.78	61.05	78	75.30	57.15	83	76.49	57.46	79
Real estate loans secured by 1-4 family	50.68	20.65	94	48.84	20	96	49.98	19.86	96	47.91	19.43	95	50.37	20.75	96
Revolving	7.93	2.39	96	7.27	2.47	95	7.38	2.43	96	7.63	2.64	96	8.80	3.15	96
Closed-end	42.75	18.01	94	41.57	17.35	95	42.59	17.24	95	40.27	16.59	95	41.58	17.39	93
Commercial real estate loans	27.86	38.12	33	26.10	37.13	29	26.34	37.86	30	24.79	34.63	29	23.32	33.52	32
Construction and land development	2.93	6.10	35	3.32	5.69	36	2.73	5.65	32	3.09	5.26	36	2.81	5.09	38
1-4 family	0.22	1.40	29	0.19	1.19	27	0.19	1.18	30	0.23	0.93	33	0.30	0.94	37
Other	2.72	4.62	37	3.13	4.46	39	2.54	4.40	38	2.86	4.19	40	2.51	4.02	36
Multifamily	5.95	5.86	61	4.83	5.41	55	5.42	5.78	58	4.17	4.96	49	3.90	4.69	47
Nonfarm nonresidential	18.97	24.30	36	17.95	24.45	35	18.19	24.56	36	17.53	22.93	36	16.62	22.15	36
Owner-occupied	3.66	8.11	28	3.58	8.31	24	3.72	8.29	25	3.95	7.68	29	3.78	7.72	29
Other	15.32	15.95	45	14.36	15.83	43	14.47	15.94	45	13.58	14.95	41	12.84	14.34	45
Real estate loans secured by farmland	0.02	0.55	34	0.02	0.61	32	0.02	0.54	35	0.02	0.54	31	0.02	0.55	32
Loans to depository institutions and acceptances of other banks	0	0.04	33	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	5.46	18.37	6	8.26	19.45	11	7.14	18.86	12	10.87	22.17	12	7.86	19.53	11
Loans to individuals	8.90	6.24	73	8.65	6.58	71	8.69	6.24	71	8.51	6.13	72	10.09	7.13	69
Credit card loans	0	0.53	22	0	0.51	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	33	0.03	0.38	39	0.02	0.34	33	0.08	0.32	54	0.01	0.37	32
Other loans and leases	4.83	8.16	47	5.71	8.42	56	5.41	8.75	51	5.36	9.09	48	5.56	9.85	46
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	582.63	411.16	82	524.73	383.43	79	535.58	391.81	80	582.44	381.27	87	602.90	391.26	85
Real estate loans secured by 1-4 family	365.38	133.66	95	330.93	124.74	93	339.73	126.06	96	370.55	125.03	96	397.02	138.18	95
Revolving	57.17	15.46	96	49.24	15.53	96	50.20	15.44	96	59.05	17.42	96	69.34	21.26	95
Closed-end	308.21	116.59	93	281.69	107.54	93	289.53	108.85	93	311.49	106.14	95	327.68	115.20	95
Commercial real estate loans	200.84	254.65	34	176.82	238.58	33	179.05	245.88	32	191.72	234.65	35	183.81	229.44	37
Construction and land development	21.14	39.81	36	22.49	36.07	39	18.55	35.95	36	23.90	35.62	41	22.12	34.95	45
1-4 family	1.56	9.02	29	1.27	7.44	28	1.30	7.42	31	1.75	6.34	34	2.37	6.61	41
Other	19.58	30.27	38	21.21	28.34	41	17.25	28.11	39	22.16	28.16	45	19.75	27.32	45
Multifamily	42.92	40.47	65	32.73	35.29	63	36.84	38.66	61	32.23	32.74	61	30.70	31.04	57
Nonfarm nonresidential	136.78	161.09	41	121.60	156.30	37	123.67	158.05	36	135.58	155.06	39	130.99	152.10	42
Owner-occupied	26.36	53.43	28	24.28	52.63	27	25.31	52.99	27	30.54	52.37	31	29.79	53.07	33
Other	110.41	105.96	51	97.33	100.99	52	98.35	102.54	50	105.04	100.54	53	101.20	97.41	53
Real estate loans secured by farmland	0.13	3.36	33	0.14	3.67	30	0.14	3.22	33	0.17	3.44	32	0.19	3.60	33
Loans to depository institutions and acceptances of other banks	0	0.26	33	0	0.20	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	39.38	115.08	9	55.95	116.17	17	48.56	114.45	16	84.04	139.91	21	61.97	122.02	25
Loans to individuals	64.20	35.47	77	58.57	36.56	73	59.09	34.55	75	65.79	37.47	75	79.50	43.51	73
Credit card loans	0	2.79	22	0	2.58	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0.03	1.73	34	0.21	2.03	40	0.11	1.86	33	0.61	1.88	57	0.07	2.18	33
Other loans and leases	34.80	50.11	52	38.66	47.63	56	36.75	51.06	53	41.48	49.54	57	43.80	52.44	57
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.29	30.74	37	22.60	29.25	34	22.72	30.07	35	21.06	27.32	34	19.69	26.45	34
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	175.13	205.31	43	153.15	187.63	38	154.46	195.33	37	162.91	183.76	42	155.22	178.57	42
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	201.49	262.15	33	177.42	244.92	32	179.78	252.85	31	193.45	240.85	35	185.01	236.10	36

BHC Name _____ City/State _____

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	2.85	6.75	32	3.23	12.31	9	2.69	11.47	7	3.59	11.17	16	5.72	7.63	53
Liquid assets	35.33	23.63	81	41.58	29.12	81	40.16	29.03	77	36.49	26.22	82	32.21	22.44	79
Investment securities	34.09	20.98	87	40.29	20.37	96	39.37	21.63	93	34.24	17.85	93	31.29	16.99	90
Net loans and leases	56.95	63.09	29	51.93	58.81	26	53.23	58.67	32	57.30	61.58	28	60.35	63.77	30
Net loans, leases and standby letters of credit	57.54	63.92	27	52.49	59.61	24	53.83	59.49	31	57.80	62.48	30	60.80	64.84	28
Core deposits	81.68	74.28	72	81.49	75.52	72	81.63	75.71	70	77.50	70.67	62	74.64	63.09	74
Noncore funding	10.49	12.30	54	9.75	10.15	59	9.75	10.30	61	14.10	14.13	65	17	19.36	55
Time deposits of \$250K or more	3.48	1.67	86	2.67	1.67	77	2.44	1.58	80	5.59	2.11	93	6.68	2.94	91
Foreign deposits	5.13	0.33	93	5.07	0.33	93	5.29	0.34	93	5.30	0.36	93	5.90	0.43	92
Federal funds purchased and repos	1.84	1.24	75	1.96	1.19	78	1.98	1.23	77	2.91	1.47	79	3.34	1.94	76
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	1.84	0.58	83	1.96	0.54	86	1.98	0.54	86	2.91	0.54	88	3.34	0.48	89
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0	2.18	8	0	0.88	12	0	1	11	0	1.24	7	0.42	3.01	21
Earning assets that reprice within 1 year	15.68	35.71	8	15.07	38.80	5	14.45	37.37	4	16.19	39.38	3	19.09	39.29	7
Interest-bearing liabilities that reprice within 1 year	4.47	6.79	45	3.73	6.64	31	3.49	6.39	32	7.22	8.20	59	7.89	10.19	39
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	11.21	27.35	15	11.34	30.83	12	10.95	29.65	10	8.96	29.11	11	11.20	26.63	11
Other Liquidity and Funding Ratios															
Net noncore funding dependence	8.50	5.89	65	7.18	-3.31	81	7.71	-2.33	83	11.73	3.20	77	12.91	14.45	47
Net short-term noncore funding dependence	2.75	0.87	60	1.52	-9.17	81	1.86	-7.71	78	5.72	-4.76	86	4.89	3.38	48
Short-term investment / Short-term noncore funding	53.53	112.63	36	70.03	304.29	15	61.20	273.46	12	41.16	184.19	14	57.24	77.77	53
Liquid assets - short-term noncore funding / Nonliquid assets	46.41	24.05	81	63.28	36.72	81	59.76	36.68	78	43.73	28.18	79	32.77	16.97	84
Net loans and leases / Total deposits	63.07	79.04	20	58.20	73.05	15	59.57	72.79	19	64.83	79.43	14	69.18	90.31	12
Net loans and leases / Core deposits	69.72	86.19	23	63.73	78.83	21	65.20	78.25	25	73.94	88.34	24	80.85	103.93	13
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-46.42	-10.05	4	-0.25	0.50	20	-2.90	0.12	4	6.31	1.57	95	1.60	0.72	82
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-19.18	-19.27	46	-0.56	1.06	11	-2.70	-0.25	9	5.14	4.31	67	0.88	1.36	42
Structured notes appreciation (depreciation) / Tier 1 capital		-0.47			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	69.25	26.09	92	52.95	13.65	91	52.33	14.28	90	46.25	11.38	92	53.74	12.67	96
Available-for-sale securities	30.75	71.92	8	47.05	84.59	9	47.67	83.77	9	53.75	87.23	7	46.26	85.40	4
U.S. Treasury securities	3.45	9.62	42	1.43	6.01	49	2.75	6.70	51	0.12	4.72	39	4.87	6.15	63
US agency securities (excluding mortgage-backed securities)	1.34	4.10	45	1.57	4.24	49	1.53	4.12	46	2.47	4.01	55	4.28	3.49	68
Municipal securities	0.77	8.02	27	0.59	8.38	24	0.85	8.22	25	0.83	9.83	24	1.94	7.75	35
Mortgage-backed securities	89.51	62.34	90	91.99	66.09	88	90.38	66.54	88	93.22	66.64	85	82.71	67.43	71
Asset-backed securities	0	4.33	17	0	2.45	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	4.93	3.02	74	4.42	3.01	70	4.50	3.08	70	3.35	3.01	67	6.21	2.94	80
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	3.18	9.28	30	3.42	8.18	32	2.77	7.78	28	5.74	10.55	35	13.69	11.86	64
Debt securities 1 to 5 years	4.22	20.14	12	4.10	17.39	21	5.48	18.25	22	6.01	17.03	32	10.31	17.94	47
Debt securities over 5 years	92.60	68.28	92	92.48	72.07	88	91.75	71.11	87	88.25	69.86	75	76.01	66.02	55
Pledged securities	43.97	31.26	71	37.49	33.37	57	32.69	32.26	51	50.78	35.67	71	46.23	30.57	70
Structured notes, fair value	0	0.20	39	0	0.06	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-11.03	-40.81	81	-35.40	64.27	6	-17.11	27.98	19	-28.53	183.32	3	-4.51	26.69	32
Investment securities	-14.78	11.76	9	44.83	32.48	66	27.17	31.36	51	24.61	23.62	63	3.12	11.75	37
Core deposits	0.97	4.57	47	21.19	16.96	72	16.48	16.94	61	18.22	26.88	21	5.55	11.23	38
Noncore funding	8.38	36.20	39	-24.31	-21.64	48	-23.54	-14.79	36	-5.55	-12.18	58	7.12	6.59	57

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,982,672	2,787,123	2,713,937
Commit: Secured commercial real estate loans	475,941	361,643	361,775	294,524	282,857
Commit: Unsecured real estate loans	2,918	3,311	3,938	6,198	14,588
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	136,667	127,532	136,838	102,140	82,403
Commercial and similar letters of credit	20,672	16,715	18,956	10,511	16,981
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	109,954	5,931	4,945	8,204	488
Credit derivatives - notional amount (holding company as beneficiary)	3,090	1,694	1,258	2,437	1,608
Credit derivative contracts w/ purchased credit protection-investment grade	113,044	7,625	6,203	10,641	2,096
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	6,556	60,163	58,523	158,759	82,735
Written options contracts (interest rate)	7,379	48,993	45,857	102,881	48,677
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	3,145,600	2,880,971	2,800,643	2,725,555	1,604,777
Futures and forward foreign exchange	96,797	89,385	95,707	84,060	75,282
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	107,125	135,735	131,672	133,286	114,499

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							13.09	22.78	16	13.53	22.01	18	15	23.52	20
Standby letters of credit	0.59	0.66	57	0.56	0.66	58	0.60	0.65	60	0.50	0.71	48	0.46	0.84	41
Commercial and similar letters of credit	0.09	0.02	90	0.07	0.02	89	0.08	0.02	90	0.05	0.02	85	0.09	0.02	91
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0.48	0.27	75	0.03	0.24	57	0.02	0.24	56	0.04	0.35	57	0	0.42	55
Credit derivatives - notional amount (holding company as beneficiary)	0.01	0.17	60	0.01	0.18	60	0.01	0.18	59	0.01	0.30	59	0.01	0.52	59
Credit derivative contracts w/ purchased credit protection-investment grade	0.49	0.20	81	0.03	0.18	72	0.03	0.18	70	0.05	0.25	72	0.01	0.30	69
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	14.54	44.74	47	14	47.31	45	13.75	46.30	45	15.55	48.62	39	10.64	68.47	28
Interest rate contracts	13.66	32.78	47	13.02	35.15	47	12.75	32.46	46	14.50	34.36	40	9.59	47.31	28
Interest rate futures and forward contracts	0.03	3.53	38	0.26	4.39	48	0.26	3.25	51	0.77	6.21	51	0.46	10.67	49
Written options contracts (interest rate)	0.03	1.49	29	0.21	1.69	34	0.20	1.41	38	0.50	2.18	41	0.27	2.47	40
Purchased options contracts (interest rate)	0	1.57	23	0	1.29	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	13.60	23.04	52	12.54	20.27	51	12.29	20.49	49	13.23	20.83	48	8.87	28.86	31
Foreign exchange contracts	0.42	6.65	69	0.39	6.12	70	0.42	6.30	70	0.41	6.01	66	0.42	10.12	62
Futures and forward foreign exchange contracts	0.42	4.26	72	0.39	3.76	73	0.42	3.78	72	0.41	3.47	70	0.42	5.23	66
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0.46	1.18	80	0.59	0.91	81	0.58	0.92	81	0.65	1.86	79	0.63	3.32	76
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0.46	0.31	83	0.59	0.30	85	0.58	0.31	85	0.65	0.32	84	0.63	0.38	82
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							24.76	44.98	19	24.01	42.82	27	25.34	45.53	30

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	3,363,457	3,215,247	3,132,402	3,204,541	1,925,970
Interest rate contracts	3,159,535	2,990,127	2,905,023	2,987,195	1,736,189
Foreign exchange contracts	96,797	89,385	95,707	84,060	75,282
Equity, commodity, and other contracts	107,125	135,735	131,672	133,286	114,499
Derivatives Position					
Futures and forwards	103,353	149,548	154,230	242,819	158,017
Written options	7,379	48,993	45,857	102,881	48,677
Exchange-traded	0	0	0	0	0
Over-the-counter	7,379	48,993	45,857	102,881	48,677
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	3,252,725	3,016,706	2,932,315	2,858,841	1,719,276
Held for trading	3,349,522	3,106,091	3,028,022	2,942,901	1,794,558
Interest rate contracts	3,145,600	2,880,971	2,800,643	2,725,555	1,604,777
Foreign exchange contracts	96,797	89,385	95,707	84,060	75,282
Equity, commodity, and other contracts	107,125	135,735	131,672	133,286	114,499
Non-traded	13,935	109,156	104,380	261,640	131,412
Interest rate contracts	13,935	109,156	104,380	261,640	131,412
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,469,122	3,173,879	3,092,748	3,112,301	1,879,389
One year or less	1,310,944	378,007	374,260	481,051	329,591
Over 1 year to 5 years	448,067	570,310	554,313	514,487	537,927
Over 5 years	1,710,111	2,225,562	2,164,175	2,116,763	1,011,871
Gross negative fair value (absolute value)	172,513	20,527	23,686	19,367	7,725
Gross positive fair value	38,256	48,719	42,008	96,167	28,931
Held for trading	38,057	47,271	40,907	91,220	27,628
Non-traded	199	1,448	1,101	4,947	1,303
Current credit exposure on risk-based capital derivative contracts	38,205	47,510	40,936	91,243	27,655
Credit losses on derivative contracts	-52	-81	-77	129	47
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	93.94	93.95	31	93	94.10	29	92.74	94.17	29	93.22	94.10	27	90.15	93.44	25
Foreign exchange contracts	2.88	3.10	73	2.78	3.22	72	3.06	3.47	71	2.62	3.49	68	3.91	3.20	73
Equity, commodity, and other contracts	3.18	1.15	82	4.22	1.21	83	4.20	1.14	84	4.16	1.17	83	5.95	1.64	83
Futures and forwards															
Written options	3.07	9.12	50	4.65	12.59	46	4.92	11.16	47	7.58	14.05	51	8.20	13.49	54
Exchange-traded	0.22	5.29	23	1.52	7.18	32	1.46	6.28	35	3.21	8.18	37	2.53	5.91	45
Over-the-counter	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	0.22	4.93	23	1.52	6.91	33	1.46	5.96	38	3.21	7.73	40	2.53	5.10	47
Exchange-traded	0	4.14	20	0	3.41	19	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.58	21	0	3.01	20	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading	96.71	77.96	74	93.83	71.71	70	93.61	74.26	68	89.21	68.76	66	89.27	69.75	66
Interest rate contracts															
Foreign exchange contracts	99.59	38.03	93	96.61	40.70	84	96.67	40.42	84	91.84	43.53	76	93.18	44.16	75
Equity, commodity, and other contracts	93.52	31.70	90	89.60	34.66	86	89.41	34.15	88	85.05	36.62	85	83.32	37.24	80
Foreign exchange contracts															
Equity, commodity, and other contracts	2.88	1.66	80	2.78	1.55	79	3.06	1.68	80	2.62	1.60	77	3.91	1.60	82
Equity, commodity, and other contracts															
Non-traded	3.18	0.57	87	4.22	0.61	87	4.20	0.60	88	4.16	0.68	87	5.95	0.83	87
Interest rate contracts															
Foreign exchange contracts	0.41	61.97	6	3.39	59.30	15	3.33	59.58	15	8.16	56.47	23	6.82	55.84	25
Equity, commodity, and other contracts	0.41	57.96	7	3.39	56.22	16	3.33	56.71	16	8.16	53.82	23	6.82	52.22	25
Foreign exchange contracts															
Equity, commodity, and other contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts															
Derivative contracts (excluding futures and forex 14 days or less)	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
One year or less	103.14	93.16	84	98.71	91.91	58	98.73	92.53	57	97.12	91.48	56	97.58	93.86	50
Over 1 year to 5 years	38.98	37.29	58	11.76	27.90	39	11.95	27.56	40	15.01	32.05	43	17.11	32.17	42
Over 5 years	13.32	22.61	32	17.74	29.78	32	17.70	27.01	32	16.05	27.06	34	27.93	30.45	50
Gross negative fair value (absolute value)	50.84	26.09	76	69.22	29.19	88	69.09	29.89	85	66.06	29.56	85	52.54	28.09	75
Gross positive fair value	5.13	2.48	94	0.64	1.18	32	0.76	0.98	42	0.60	1.55	31	0.40	0.83	37
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	1.14	2.55	26	1.52	1.59	47	1.34	1.34	53	3	2.23	67	1.50	1.19	70
Gross positive fair value (X)	0.10	0.10	68	0.01	0.05	42	0.01	0.04	46	0.01	0.07	32	0.01	0.06	29
Held for trading (X)	0.02	0.10	36	0.03	0.06	50	0.03	0.05	53	0.07	0.09	57	0.02	0.07	42
Non-traded (X)	0.02	0.06	62	0.03	0.05	63	0.02	0.04	66	0.07	0.07	66	0.02	0.06	56
Current credit exposure (X)	0	0.02	13	0	0.01	24	0	0.01	22	0	0.02	34	0	0.01	35
Credit losses on derivative contracts	0.02	0.06	47	0.03	0.05	57	0.02	0.04	60	0.07	0.06	60	0.02	0.05	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.28	0.70	48	0.39	0.59	56	0.33	0.46	58	0.81	0.85	60	0.26	0.73	45

BHC Name

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Peer #

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	157,821	216,252	216,252	110,027	106,693
Gross losses	10,119	14,045	17,320	21,038	23,955
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	6,855	8,752	11,355	13,900	11,289
Net losses	3,264	5,293	5,965	7,138	12,666
Provision for loan and lease losses	-8,429	-44,570	-54,211	117,800	16,000
Adjustments	308	1,531	1,745	-4,437	0
Ending balance	146,436	167,920	157,821	216,252	110,027
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.05	0.09	3	-0.27	-0.12	17	-0.24	-0.09	14	0.61	0.51	68	0.09	0.15	39
Provision for loan and lease losses / Average loans and leases	-0.09	0.16	3	-0.49	-0.21	17	-0.45	-0.16	15	1.01	0.82	71	0.15	0.24	40
Provision for loan and lease losses / Net loan and lease losses	-258.24	151.30	15	-842.06	-65.12	7	-908.82	-105.48	9	1,650.32	487.86	92	126.32	130.58	57
Allowance for loan and lease losses / Total loans and leases not held for sale	1.10	1.17	45	1.39	1.32	60	1.29	1.23	61	1.81	1.58	71	1	0.83	73
Allowance for loan and lease losses / Total loans and leases	1.10	1.15	47	1.39	1.30	61	1.28	1.20	62	1.80	1.55	72	1	0.81	73
Allowance for loan and lease losses / Net loans and leases (X)	33.65	38.64	69	23.79	17.40	74	26.46	21.39	72	30.30	11.58	88	8.69	8.03	70
Allowance for loan and lease losses / Nonaccrual assets	1,141.53	428.13	90	918.20	330.05	90	948.79	364.13	90	1,339.10	299.17	94	633.07	218.72	91
ALLL / 90+ days past due + nonaccrual loans and leases	806.90	320.87	91	621.97	271.93	90	646.70	287.08	88	810.08	244.34	96	426.69	151.73	92
Gross loan and lease losses / Average loans and leases	0.11	0.16	50	0.16	0.20	51	0.14	0.19	50	0.18	0.34	39	0.22	0.28	50
Recoveries / Average loans and leases	0.07	0.07	63	0.10	0.08	65	0.09	0.08	65	0.12	0.07	81	0.11	0.08	74
Net losses / Average loans and leases	0.03	0.09	45	0.06	0.12	39	0.05	0.11	37	0.06	0.27	20	0.12	0.21	44
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	39.58	34.26	66	41.60	25.09	81	53.97	34.67	78	58.03	33.98	82	45.96	36.22	78
Earnings coverage of net loan and lease losses (X)	62.25	36.38	71	38.54	26.30	69	45.49	39.72	67	43	22.91	84	23.83	24.40	66

Net Loan and Lease Losses By Type

Real estate loans	-0.03	-0.01	17	-0.03	0.02	15	-0.04	0.02	12	-0.04	0.04	4	-0.02	0.01	12
Real estate loans secured by 1-4 family	-0.05	-0.02	18	-0.05	-0.01	20	-0.05	-0.02	16	-0.05	0.01	9	-0.05	0.01	8
Revolving	-0.12	-0.06	20	-0.13	-0.07	18	-0.12	-0.07	20	-0.23	0.01	7	-0.04	0.02	15
Closed-end	-0.03	-0.01	22	-0.03	-0.01	23	-0.04	-0.01	18	-0.02	0	19	-0.05	0	6
Commercial real estate loans	0	0	45	0	0.04	20	0	0.04	20	0	0.07	13	0.06	0.01	86
Construction and land development	-0.01	-0.02	40	-0.03	0.01	22	-0.03	0	21	-0.01	0	34	-0.01	-0.01	38
1-4 family	-0.01	0	10	-0.03	0	6	-0.03	0	6	-0.01	0	13	-0.01	0	14
Other	0	-0.01	71	0	0.01	63	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	56	0	0.01	52	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0	55	0	0.05	34	0	0.05	29	0	0.11	14	0.09	0.02	88
Owner-occupied	0	0	59	0	0.01	46	0	0.01	44	0	0.02	26	0.09	0.01	93
Other	0	0.01	53	0	0.04	37	0	0.04	35	0	0.08	24	0	0.01	40
Real estate loans secured by farmland	0	0	55	0	-0.01	55	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	0.08	0.11	56	0.07	0.19	40	0.07	0.17	38	-0.06	0.47	0	-0.06	0.37	0
Loans to individuals	0.59	0.76	48	0.89	0.72	67	0.83	0.71	63	1.09	1.13	64	1.31	1.17	62
Credit card loans		1.94			2.27			1.84			2.92			3.11	
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0	0.13	45	-0.02	0.09	10	-0.02	0.10	9	0.01	0.15	44	0.03	0.15	47

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	18,679	19,599	20,757	25,924	56,743
90+ days past due loans and leases	5,320	8,710	7,770	10,546	8,406
Nonaccrual loans and leases	12,828	18,288	16,634	16,149	17,380
Total past due and nonaccrual loans and leases	36,827	46,597	45,161	52,619	82,529
Restructured 30-89 days past due					
Restructured 30-89 days past due	2,431	2,925	2,934	3,068	6,086
Restructured 90+ days past due	68	487	665	393	285
Restructured nonaccrual	3,588	9,437	8,772	4,021	5,671
Total restructured loans and leases	6,087	12,849	12,371	7,482	12,042
30-89 days past due loans held for sale					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	42,209	59,861	57,586	64,997	57,017
Other real estate owned	1,040	2,332	2,332	2,332	2,737
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Loans and Leases															
30-89 days past due loans and leases	0.14	0.33	33	0.16	0.29	33	0.17	0.32	34	0.22	0.39	31	0.51	0.43	68
90+ days past due loans and leases	0.04	0.10	54	0.07	0.09	69	0.06	0.10	64	0.09	0.12	67	0.08	0.15	53
Nonaccrual loans and leases	0.10	0.37	9	0.15	0.54	10	0.14	0.46	13	0.13	0.66	5	0.16	0.51	12
90+ days past due and nonaccrual loans and leases	0.14	0.52	11	0.22	0.68	12	0.20	0.62	12	0.22	0.85	6	0.23	0.71	9
30-89 days past due restructured															
30-89 days past due restructured	0.02	0.01	78	0.02	0.01	83	0.02	0.01	85	0.03	0.01	81	0.06	0.01	88
90+ days past due restructured	0	0.01	68	0	0	78	0.01	0	80	0	0.01	73	0	0.01	72
Nonaccrual restructured	0.03	0.09	36	0.08	0.12	47	0.07	0.10	48	0.03	0.13	23	0.05	0.14	33
30-89 days past due loans held for sale															
30-89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.14	0.33	32	0.16	0.29	33	0.17	0.32	33	0.22	0.40	31	0.51	0.43	68
90+ days past due assets	0.04	0.10	54	0.07	0.09	69	0.06	0.10	64	0.09	0.12	67	0.08	0.15	52
Nonaccrual assets	0.10	0.37	9	0.15	0.55	10	0.14	0.47	13	0.13	0.67	5	0.16	0.53	11
30+ days past due and nonaccrual assets	0.28	0.89	10	0.39	1	11	0.37	0.97	16	0.44	1.29	6	0.75	1.19	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.08	0.33	12	0.12	0.40	12	0.11	0.36	12	0.13	0.52	8	0.14	0.44	13
90+ days past due and nonaccrual assets + other real estate owned	0.08	0.35	11	0.13	0.42	11	0.12	0.37	12	0.14	0.55	8	0.16	0.48	13
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.25	0.38	37	0.37	0.48	42	0.35	0.41	52	0.42	0.60	32	0.46	0.53	48
Allowance for loan and lease losses	40	55.46	42	49.96	67.85	42	50.79	62.64	50	40.20	66.66	26	75.90	115.41	32
Equity capital + allowance for loan and lease losses	4.10	3.63	63	4.75	4.12	68	4.53	3.60	69	5.47	4.97	61	5.98	4.28	74
Tier 1 capital + allowance for loan and lease losses	3.16	3.90	51	4.67	4.89	56	4.41	4.30	58	5.51	6.05	50	5.97	5.65	60
Loans and leases + other real estate owned	0.44	0.61	48	0.69	0.82	45	0.65	0.71	54	0.72	0.97	36	0.76	0.85	48

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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Peer #

Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.05	0.23	10	0.08	0.25	20	0.06	0.26	15	0.14	0.39	19	0.22	0.38	33
90+ days past due	0.04	0.11	65	0.08	0.12	72	0.07	0.12	70	0.09	0.16	68	0.07	0.16	58
Nonaccrual	0.12	0.41	18	0.19	0.60	19	0.17	0.52	20	0.17	0.76	11	0.20	0.46	25
Commercial and industrial															
30–89 days past due	0.03	0.29	12	0.20	0.24	56	0.23	0.24	57	0.02	0.23	9	1.07	0.31	90
90+ days past due	0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.01	0.47	6	0.02	0.65	6	0.03	0.57	6	0.03	0.75	7	0.07	0.83	12
Individuals															
30–89 days past due	1.11	0.83	77	0.96	0.60	77	1.16	0.63	81	1.19	0.83	77	2.26	0.83	88
90+ days past due	0.08	0.10	63	0.09	0.08	69	0.11	0.09	70	0.20	0.14	73	0.22	0.17	71
Nonaccrual	0	0.17	10	0	0.17	9	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due		0			0.03			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due	0	0.09	29	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.27	26	0	0.51	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due	0	0	50	0	0	50	0	0.50	43	0	0	50	0	0.07	47
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual	0	0.14	43	0	0.17	40	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases															
30–89 days past due	0.06	0.13	56	0.05	0.11	56	0.08	0.12	63	0.08	0.18	56	0.55	0.20	81
90+ days past due	0	0.01	33	0	0.01	33	0	0.01	76	0	0.01	33	0.01	0.01	76
Nonaccrual	0	0.06	23	0	0.13	20	0	0.09	21	0	0.15	19	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.07	0.39	11	0.10	0.36	21	0.09	0.46	9	0.20	0.65	16	0.25	0.67	16
	90+ days past due	0.06	0.22	63	0.12	0.25	70	0.10	0.24	67	0.14	0.33	68	0.10	0.31	61
	Nonaccrual	0.14	0.58	18	0.16	0.76	13	0.13	0.71	10	0.12	0.89	9	0.13	0.73	9
Revolving	30-89 days past due	0.13	0.31	27	0.14	0.33	29	0.19	0.28	42	0.37	0.48	45	0.35	0.45	38
	90+ days past due	0.04	0.02	78	0.20	0.03	89	0.18	0.02	91	0.26	0.03	93	0.36	0.05	94
	Nonaccrual	0.28	0.86	33	0.43	1.05	37	0.37	1.18	36	0.36	1.13	26	0.31	1	25
Closed-end	30-89 days past due	0.05	0.41	12	0.09	0.36	23	0.07	0.49	7	0.17	0.65	10	0.22	0.70	17
	90+ days past due	0.06	0.25	63	0.11	0.27	70	0.08	0.26	66	0.12	0.38	64	0.05	0.35	52
	Nonaccrual	0.11	0.57	13	0.12	0.71	10	0.09	0.67	8	0.08	0.87	8	0.10	0.70	9
Junior lien	30-89 days past due	0.01	0.01	69	0.01	0.01	75	0.01	0.01	64	0.03	0.02	76	0.03	0.02	67
	90+ days past due	0	0	91	0.01	0	90	0.01	0	92	0.01	0	87	0	0	71
	Nonaccrual	0.01	0.02	52	0.01	0.04	34	0.01	0.03	36	0.01	0.04	30	0.01	0.04	25
Commercial real estate	30-89 days past due	0	0.13	4	0	0.16	4	0	0.15	3	0	0.26	4	0.14	0.18	51
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.09	0.29	26	0.11	0.48	19	0.11	0.38	20	0.12	0.62	12	0.16	0.23	41
Construction and development	30-89 days past due	0	0.19	15	0	0.15	18	0	0.17	17	0	0.28	11	0.23	0.28	61
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.14	16	0	0.31	14	0	0.20	15	0	0.41	11	0.02	0.20	33
1-4 family	30-89 days past due	0	0.02	30	0	0.03	31	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	0	0.03	27	0.02	0.02	66
Other	30-89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0	0.22	13	0.23	0.20	72
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	0	0.25	15	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.04	28	0	0.09	26	0	0.07	27	0	0.09	22	0.67	0.08	91
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.06	26	0	0.13	21	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0	0.10	6	0	0.12	5	0	0.13	6	0	0.23	6	0.01	0.14	13
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.13	0.36	31	0.16	0.58	18	0.16	0.45	25	0.17	0.80	12	0.21	0.28	47
Owner Occupied	30-89 days past due	0	0.04	10	0	0.04	10	0	0.04	10	0	0.07	8	0	0.07	8
	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0	0.12	6	0	0.20	5	0	0.17	5	0	0.27	5	0	0.16	7
Other	30-89 days past due	0	0.05	14	0	0.07	11	0	0.08	14	0	0.14	11	0.01	0.07	25
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.13	0.21	48	0.16	0.31	44	0.16	0.23	51	0.17	0.44	38	0.21	0.10	81
Farmland	30-89 days past due	0	0.09	32	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.51	23	0	1.06	21	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		1.22			0.79			0.81			0.95			1.19	
	90+ days past due		0.50			0.40			0.45			0.63			0.78	
	Nonaccrual		0.13			0.08			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	-470,050	-446,671	-447,869	-445,294	-443,471
Retained earnings	2,031,764	1,928,962	1,959,873	1,835,729	1,761,415
Accumulated other comprehensive income (AOCI)	-447,694	-48,568	-66,382	7,822	-31,112
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,114,020	1,433,723	1,445,622	1,398,257	1,286,832
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	28,747	28,718	28,747	28,718	28,718
Accumulated other comprehensive income-related adjustments	-447,694	-48,567	-66,382	7,822	-31,112
Other deductions from common equity tier 1 capital	-198	-198	-198	-198	-198
Subtotal:	1,533,165	1,453,770	1,483,455	1,361,915	1,289,424
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,533,165	1,453,770	1,483,455	1,361,915	1,289,424
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	175,487	175,487	175,487	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	175,487	175,487	175,487	0	0
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	175,487	175,487	175,487	0	0
Tier 1 Capital	1,708,652	1,629,257	1,658,942	1,361,915	1,289,424
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	146,882	151,322	153,001	141,869	116,849
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					0
Tier 2 capital before deductions	146,882	151,322	153,001	141,869	116,849
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	146,882	151,322	153,001	141,869	116,849
Exited advanced approach tier 2 capital					
Total capital	1,855,534	1,780,579	1,811,943	1,503,784	1,406,273
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	23,506,592	22,988,353	22,702,925	20,338,668	17,802,027
Less: Deductions from common equity tier 1 capital	28,747	28,718	28,747	28,718	28,718
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	23,477,845	22,959,635	22,674,178	20,309,950	17,773,309
Total risk-weighted assets	13,428,188	12,093,010	12,236,805	11,295,077	10,589,061
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	11.42	11.77	50	12.02	12.59	46	12.12	12.37	49	12.06	12.35	51	12.18	12.11	55
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	12.72	12.48	60	13.47	13.31	63	13.56	13.11	66	12.06	13.08	37	12.18	12.78	43
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	13.82	14.27	48	14.72	15.21	49	14.81	14.91	58	13.31	15.23	17	13.28	14.36	39
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.28	9.22	9	7.10	9.07	6	7.32	8.98	10	6.71	9.13	3	7.25	9.76	4
Supplementary leverage ratio, advanced approaches HCs		6.74			6.90			6.71			8.72			7.41	

BHC Name

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Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	377,333	371,168	372,373	365,558	365,826	1.66	4.28
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	377,333	371,168	372,373	365,558	365,826	1.66	4.28
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
Total Insurance Underwriting Equity							
Total insurance underwriting equity	377,297	371,115	372,184	365,359	365,675	1.67	4.36
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	377,297	371,115	372,184	365,359	365,675	1.67	4.36
Total insurance underwriting net income	5,431	5,823	6,926	7,584	9,385	-6.73	5.58
Total property and casualty	0	0	0	0	0		
Total life and health	5,431	5,823	6,926	7,584	9,385	-6.73	5.58
Insurance Reserves and Liabilities							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	33	50	46	132	138	-34.00	-72.27
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance Revenue and Expenses							
Insurance activities revenue	569	637	823	871	2,417	-10.68	-44.27
Other insurance activities income	514	555	729	757	2,290	-7.39	-19.81
Insurance and reinsurance underwriting income	55	82	94	114	127	-32.93	-85.53
Premiums	55	82	94	114	127	-32.93	-85.53
Credit related insurance underwriting	55	82	94	114	127	-32.93	-85.53
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	171	140	303	144	131	22.14	-38.27
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	451,407	293,230	344,587	291,480	287,961	53.94	62.13

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	1.63	0	97	1.62	0	97	1.63	0	97	1.77	0	97	2.02	0.01	96
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	51.77	16	0	53.46	18	0	53.11	18	0	53.67	17	0	51.47	18
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100	48.23	83	100	46.54	82	100	46.89	82	100	46.33	82	100	48.53	81
Separate account assets (L/H) / Total life assets	0	11.73	43	0	13.15	42	0	13.40	42	0	11.24	43	0	7.26	42
Insurance Revenue and Expenses Ratios															
Insurance activities revenue / Adjusted operating income	0.11	0.36	60	0.12	0.38	57	0.12	0.36	56	0.13	0.41	59	0.35	0.47	69
Premium income / Insurance activities revenue	9.67	2.54	87	12.87	2.90	87	11.42	2.76	88	13.09	2.84	86	5.25	7.32	81
Credit related premium income / Total premium income	100	32.83	84	100	31.14	85	100	32.99	84	100	38.23	81	100	34.91	83
Other premium income / Total premium income	0	67.17	15	0	68.86	15	0	67.01	15	0	61.77	18	0	65.09	16
Insurance Net Income Ratios															
Insurance underwriting net income / Consolidated net income	3.30	0.02	98	3.07	0.02	97	2.73	0.02	97	4.93	0.03	96	4.15	0.08	96
Insurance net income (P/C) / Equity (P/C)		15.15			28.21			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)	1.92	177.77	40	2.09	5.51	58	1.86	4.49	58	2.08	3.62	53	2.57	5.13	38
Insurance benefits, losses, expenses / Insurance premiums	310.91	4,581.19	78	170.73	-364.02	75	322.34	927.51	84	126.32	447.82	59	103.15	233.61	70
Reinsurance Ratios															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	45
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	24.33	12.02	96	16.32	11.72	66	18.97	12	79	18.47	11.03	81	20.58	11.51	84
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34

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Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	336,453	315,932	323,255	323,300	333,610
Real estate loans	62,414	67,006	65,802	82,278	78,358
Commercial and industrial loans	2,285	869	872	1,239	1,680
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	26	28	27	30	16
Loans to individuals	268,188	242,648	252,499	236,797	252,125
Agricultural loans	0	26	0	0	0
Other foreign loans	247	1,220	400	1,622	861
Lease financing receivables	3,293	4,135	3,655	1,334	570
Debt securities	44,277	24,788	24,438	0	110,052
Interest-bearing bank balances	500	496	496	487	480
Total selected foreign assets	381,230	341,216	348,189	323,787	444,142
Total foreign deposits	1,185,978	1,165,037	1,204,324	1,091,758	1,067,201
Interest-bearing deposits	641,208	648,628	642,974	651,384	645,658
Non-interest-bearing deposits	544,770	516,409	561,350	440,374	421,543

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans	7.80	0.84	95	8.17	0.63	95	8.04	0.66	95	8.34	0.87	95	9.11	1.25	93
Cost: Interest-bearing deposits	0.09	0.52	18	0.11	0.12	59	0.10	0.14	51	0.27	0.42	35	0.58	1.19	16

Net Losses as a Percent of Foreign Loans by Type

Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions	0	0.05	46	0	0	50	0	0	50	0	0	50	0	0	50

Growth Rates

Net loans and leases	6.50	20.31	51	-2.87	-0.16	54	-0.01	6.83	51	-3.09	-2.40	57	8.75	22.48	58
Total selected assets	11.73	21.10	62	4.74	3.36	59	7.54	9.48	64	-27.10	2.04	17	6.61	12.40	61
Deposits	1.80	-2.72	73	5.36	10.74	37	10.31	0.73	82	2.30	3.46	40	1.41	10.36	36

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Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
Activity as a Percent of Total Assets							
Securitization activities	0	0	0	0	0		0
1-4 family residential loans	0	0	0	0	0		0
Home equity lines	0	0	0	0	0		0
Credit card receivables	0	0	0	0	0		0
Auto loans	0	0	0	0	0		0
Commercial and Industrial loans	0	0	0	0	0		0
All other loans and leases	0	0	0	0	0		0
Asset-backed commercial paper conduits	0	0	0	0	0		0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		0
Liquidity commitments provided to conduit structures	0	0	0	0	0		0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)							
1-4 family residential loans							
Home equity lines							
Credit card receivables							
Auto loans and other consumer loans							
Commercial and industrial loans							
All other loans and leases							

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.04	0.08	0.07	0.17	0.30

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

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Peer #

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

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Peer #

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	137,000	30,000	62,000	134,000	220,000	356.67	44.21	
Dividends	137,000	30,000	62,000	134,000	220,000	356.67	44.21	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from nonbank subsidiaries	0	0	0	0	0			
Dividends	0	0	0	0	0			
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	137,000	30,000	62,000	134,000	220,000	356.67	44.21	
Securities gains (losses)	-970	-732	-948	13,336	-850			
Other operating income	5	5	6	154	261	0.00	-96.79	
Total operating income	136,035	29,273	61,058	147,490	219,411	364.71	26.77	
Operating Expenses								
Personnel expenses	841	574	764	758	768	46.52	55.74	
Interest expense	0	0	0	0	0			
Other expenses	1,722	1,341	1,787	1,864	1,682	28.41	55.00	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	2,563	1,915	2,551	2,622	2,450	33.84	55.24	
Income (loss) before taxes	133,472	27,358	58,507	144,868	216,961	387.87	26.33	
Applicable income taxes (credit)	-784	-1,312	-2,131	2,395	-1,818			
Extraordinary items								
Income before undistributed income of subsidiaries	134,256	28,670	60,638	142,473	218,779	368.28	30.84	
Equity in undistributed income of subsidiaries	30,241	160,865	192,734	11,331	7,134	-81.20	-22.68	
Bank subsidiaries	30,241	160,865	192,734	11,331	7,134	-81.20	-22.68	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	164,497	189,535	253,372	153,804	225,913	-13.21	16.07	
Memoranda								
Bank net income	167,241	190,865	254,734	145,331	227,134	-12.38	24.70	
Nonbank net income	0	0	0	0	0			
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

City/State

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,260,851	97.56	1,583,151	98.39	1,600,602	98.58	1,304,584	1,243,904	-20.36	7.40
Common and preferred stock	1,246,722	96.46	1,569,022	97.51	1,586,473	97.71	1,290,455	1,229,775	-20.54	7.49
Excess cost over fair value	14,129	1.09	14,129	0.88	14,129	0.87	14,129	14,129	0.00	0.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	2,500	0.19	2,501	0.16	2,500	0.15	2,501	4,974	-0.04	-49.82
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	17,981	1.39	10,214	0.63	6,376	0.39	66,704	37,056	76.04	-60.45
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	11,091	0.86	13,258	0.82	14,130	0.87	12,305	12,401	-16.34	-6.59
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	1,292,423	100.00	1,609,124	100.00	1,623,608	100.00	1,386,094	1,298,335	-19.68	4.54
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	10,039	0.78	12,015	0.75	11,997	0.74	11,587	11,503	-16.45	19.70
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total liabilities	10,039	0.78	12,015	0.75	11,997	0.74	11,587	11,503	-16.45	19.70
Equity Capital	1,282,384	99.22	1,597,109	99.25	1,611,611	99.26	1,374,507	1,286,832	-19.71	4.44
Perpetual preferred stock (income surplus)	175,487	13.58	175,487	10.91	175,487	10.81	0	0	0.00	
Common stock	582	0.05	580	0.04	581	0.04	580	579	0.34	1.04
Common surplus	620,498	48.01	602,854	37.46	607,020	37.39	591,360	582,566	2.93	11.09
Retained earnings	2,024,641	156.65	1,916,861	119.12	1,950,376	120.13	1,811,979	1,761,415	5.62	35.72
Accumulated other comprehensive income	-447,694	-34.64	-48,568	-3.02	-66,382	-4.09	7,822	-31,112		
Other equity capital components	-1,091,130	-84.43	-1,050,105	-65.26	-1,055,471	-65.01	-1,037,234	-1,026,616		
Total liabilities and equity capital	1,292,423	100.00	1,609,124	100.00	1,623,608	100.00	1,386,094	1,298,335	-19.68	4.54
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	15.21	11.02	85	17.28	12.52	84	16.95	11.94	87	11.38	7.29	85	17.65	9.68	96
Bank net income / Average equity investment in banks.....	15.85	11.60	86	18.32	12.35	86	17.80	11.80	87	11.29	7.45	79	18.46	10.51	92
Nonbank net income / Average equity investment in nonbanks.....		9.71			13.18			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.41			11.04			10.11			7.01			8.55	
Bank net income / Parent net income.....	101.67	98.76	39	100.70	96.45	43	100.54	96.79	41	94.49	88.16	22	100.54	82.22	40
Nonbank net income / Parent net income.....	0	2.50	16	0	3.22	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income.....		85.68			66.57			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	0.78	18.39	9	0.75	16.51	10	0.74	16.81	10	0.84	20.06	9	0.89	20.43	9
Total debt / Equity capital.....	0	12.61	13	0	11.37	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital.....	0	14.76	8	0	13.41	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital.....	0	12.68	13	0	11.46	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value.....	0	12.75	13	0	11.47	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital.....	0	11.91	13	0	10.65	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital.....	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital.....	1.10	0.09	92	0.88	0.08	93	0.88	0.05	93	1.03	0.08	93	1.10	0.12	92
Long-term debt / Consolidated long-term debt.....	0	39.59	11	0	40.69	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital.....	98.32	104.01	22	99.13	103.15	24	99.32	103.22	29	94.91	102.81	11	96.66	103.22	14
Total investment in subs / Equity capital.....	98.32	109.29	15	99.13	108.29	15	99.32	108.40	20	94.91	110.16	6	96.66	111.07	7
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	-0.10	0.39	24	-0.06	0.27	26	-0.04	0.29	32	-0.45	0.47	15	-0.19	0.36	20
Equity investment in subs – equity cap / Net income-div (X).....		1.15			0.85			1.05			1.82			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	148.06	130.36	65	36.75	152.56	9	55.34	152.85	10	132.87	136.59	56	206.07	177.68	68
Cash from ops + noncash items + op expense / Op expense + dividend.....	151.33	118.32	66	38.03	155.61	10	55.98	154.48	14	121.41	147.24	46	207.44	190.27	62
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	113.50	105.80	70	34.73	94.59	16	49	98.54	13	127.97	134.08	58	86.57	116.34	17
Pretax operating income + interest expense / Interest expense.....		1,565.66			1,645.53			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....		1,454.22			1,896.20			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends.....	151.40	150.57	60	35.96	174.48	9	54.57	174.12	11	124.73	150.43	47	208.57	210.80	59
Fees + other income from subsidiaries / Salary + other expenses.....	0	10.18	35	0	12.03	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	27.84	26.99	67	188.40	40.79	92	85.17	47.61	86		35.64			57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	-0.78	3.60	13	-0.75	3.29	13	-0.74	3.44	14	-0.84	3.85	13	-0.89	2.64	16
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.30			0.60			0.17			0.10			0.04	
Nonaccrual.....		0.65			1.04			0.92			1.03			0.54	
Total.....		0.95			1.64			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name _____ City/State _____

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	67.40	70.90	51	291.02	69.90	96	187.35	66.37	94	75.41	81.10	55	48.21	57.84	50
Dividends declared / Net income.....	55.01	31.93	93	44.02	27.22	84	44.84	28.27	85	69.85	42.29	88	46.69	33.08	76
Net income – dividends / Average equity.....	6.84	7.51	51	9.67	9.25	63	9.35	8.62	65	3.43	4.14	38	9.41	6.46	84
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	151.40	133.26	63	35.96	160.45	19	54.57	155.92	20	124.73	132.17	53	208.57	178.13	58
Dividends from nonbank subsidiaries.....	0	2.76	25	0	6.19	21	0	4.90	22	0	3.41	23	0	7.53	19
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries.....	151.40	183.35	54	35.96	213.42	9	54.57	203.53	11	124.73	174.85	37	208.57	260.40	47
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	81.92	43.79	81	15.72	43.30	18	24.34	45.96	25	92.20	60.28	78	96.86	66.55	83
Interest income from bank subsidiaries.....	0	0.21	26	0	0.11	25	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries.....	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries.....	81.92	52.71	78	15.72	48.70	18	24.34	51.33	24	92.20	62.88	75	96.86	69.36	76
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		47.96			66.90			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		3.25			2.38			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries.....		0.51			0.66			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.12			0.11			0.07			0.16			1.06	
Operating income from nonbank subsidiaries.....		64.26			94.31			87.22			79.84			150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		15.40			5.06			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	100.71	67.73	99	102.48	72.55	98	101.54	74.16	97	90.85	69.76	44	100.27	67.32	99
Interest income from bank subsidiaries.....	0	0.98	23	0	0.27	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries.....	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.03	45	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries.....	100.71	81.70	96	102.48	82.68	98	101.54	83.13	97	90.85	82.20	32	100.27	78.80	98
Dividends from nonbank subsidiaries.....	0	2.90	24	0	3.56	21	0	3.07	21	0	1.95	23	0	2.65	19
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries.....	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries.....	0	4.41	19	0	5.69	14	0	4.67	14	0	4.70	16	0	7.29	11
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt.....		27.96			28.03			26.38			27.08			28.33	